

Section 2

Housing Market Analysis

General Characteristics of Norfolk's Housing Market

Some key characteristics that define the City of Norfolk's housing market and inventory are the range of residents, the quality of existing housing stock, and the threat to the quality of that housing stock due to aging, the concentration of vacant units, and the availability of low rent units.

TABLE 9. ELEMENTS OF NORFOLK'S HOUSING SUPPLY

	1980	1990	2000	Change 1980 - 2000	Percent Change 1980 - 2000	Change 1990 - 2000	Percent Change 1990 - 2000
Housing Units	94,809	98,762	94,416	-393	-0.4%	-4,346	-4.4%
Occupied Units	87,802	89,478	86,210	-1,592	-1.8%	-3,268	-3.7%
Owner Occupied	38,575	39,387	39,238	663	1.7%	-149	-0.4%
Renter Occupied	49,227	50,091	46,972	-2,255	-4.6%	-3,119	-6.2%
Percent of Total	56.1%	56.0%	54.5%				
Median Value of Owner Occupied Units	\$39,100	\$74,500	\$88,400	\$49,300	126.1%	\$13,900	18.7%
Median Contract Rent	\$172	\$361	\$538	\$366	212.8%	\$177	49.0%
Median Value of Owner Occupied Units (2000 Dollars)	\$81,711	\$98,155	\$88,400	\$6,689	8.2%	-\$9,755	-9.9%
Median Contract Rent (2000 Dollars)	\$359	\$476	\$538	\$179	49.7%	\$62	13.1%
Vacant Units	7,007	9,284	8,206	1,199	17.1%	-1,078	-11.6%
Vacancy Rate	7.4%	9.4%	8.7%				

According to the 2000 Census there were an estimated 94,416 dwelling units in the City of Norfolk, which is a decrease from a 1990 Census estimate of 98,762 units, this was a decrease of 4,346 units over the ten year period, or 435 units annually. Despite this net loss of units, 2,777 new housing units were built in the City of Norfolk during the 1990's, or an annual average of 278 units. Coupled with the new construction are demolitions, averaging 453 units annually over the same time period. The net loss of housing stock was 175 units annually. This is shown below in Table 10. The table also shows development since the 2000. In 2001 and 2002, there were additions to Norfolk's housing stock, which is a direct turn around since the 1990's.

Regional Housing Market: Norfolk and the Norfolk, Virginia Beach, Newport News MSA

Norfolk, with 234,403 residents, is the second largest city in the Norfolk, Virginia Beach, Newport News MSA. As recently as 1980, Norfolk had the largest population in the region, but the growth in the suburban communities, coupled with military downsizing and redevelopment activities in Norfolk, resulted in Virginia Beach becoming the largest city. In fact, in 2000, the city of Chesapeake is poised to surpass Norfolk in population.

Norfolk is the central city of the MSA, with an older housing stock and a greater concentration of lower income individuals than its suburban neighbors. Key differences between Norfolk and the MSA are shown in the table below and can be summarized as follows:

- Median household income in Norfolk is 75 percent of the regional median.
- The percentage of families in poverty in Norfolk is twice that of the region.
- Owner-occupancy in Norfolk is 45.5 percent versus 63 percent for the region.
- Norfolk's housing stock is considerably older than that of the region—median year built is 1959 in Norfolk versus 1975 for the region.

	Norfolk	MSA
Total population	234,403	1,569,541
Median household income	\$31,815	\$42,448
Percent families below poverty level	15.5%	8.4%
Percent individuals below poverty level	19.4%	10.6%
Total housing units	94,416	619,335
Occupied housing units	86,210	577,659
Vacant housing units	8,206	41,676
Percent vacant	8.7%	6.7%
Owner-occupied housing units	39,238	363,829
Percent owner-occupied	45.5%	63.0%
Renter-occupied housing units	46,972	213,830
Percent renter-occupied	54.5%	37.0%
Median Year Built	1959	1975
Median value of owner-occupied units	\$88,400	\$110,100
Owner-occupied housing costs greater than 30% of household income	28.3%	25.5%
Median rent	\$538	\$615
Renter-occupied housing costs greater than 30% of household income	40.3%	38.0%

Table 10. NET NEW UNITS ADDED TO NORFOLK'S HOUSING SUPPLY

	Single family	Two family		Total New	Units	Net New
Year	homes	homes	Apartments	units	Demolished	Units
1990	202	58	200	460	705	-245
1991	111	6	121	238	323	-85
1992	102	14	113	229	496	-267
1993	146	0	81	227	307	-80
1994	236	2	40	278	443	-165
1995	180	0	206	386	496	-110
1996	190	0	24	214	238	-24
1997	187	0	0	187	500	-313
1998	169	12	148	329	553	-224
1999	187	0	42	229	465	-236
Annual Average (1990 - 1999)	171	9	98	278	453	-175
	159	22	120	301	836	-535
2001	222	12	169	403	357	46
2002	275	22	264	561	303	258
Annual Average (2000 - 2002)	219	19	184	422	499	-77

The City of Norfolk's percentage of owner occupied and rental housing has been steady over the last 20 years, with approximately fifty percent (55%) of the housing stock being renter occupied. The median value of owner occupied units has also increased, the values have increased from \$39,100 in 1980 to \$88,400 in 2000, which is a 126 percent increase. Once inflation is factored into these values, the actual increase in value is 8 percent. Median contract rent in 2000 was \$538, a 213 percent increase since 1980; once adjusted for inflation, the real increase is 50 percent.

The 2000 Census estimates that the City of Norfolk has a vacancy rate of 8.7 percent. The highest areas of vacancy are concentrated in Ocean View and in the southwest quadrant of the City. For census tracts with vacancy rates of 10 percent and up, 2,063 units are available for rent compared to 388 units available for sale. Median contract rent in this area averages \$391 per month, below the city median of \$538 per month. Thus, it appears that there is an ample supply of rental units with rents in the \$300 to \$400 range. These units are concentrated in Ocean View and around Downtown. The following table details vacant units available for rent by contact rental range. As shown, the greatest availability is in the \$300 to \$400 range.

TABLE 11. VACANT UNITS FOR RENT BY RENTAL RANGE 2000

	Number of Units for Rent
Less than \$100	78
\$100 to \$199	81
\$200 to \$299	255
\$300 to \$399	1,133
\$400 to \$499	1,108
\$500 to \$599	476
\$600 to \$699	312
\$700 to \$799	61
\$900 to \$999	74
\$1,000 to \$1,499	14
\$2,000 or more	89
Total:	3,681

A steady decline in population has been a trend for the past 35 years in Norfolk, the decline began in the 1970's and continues to the present. However, most of the population decline occurred during the 1970's when the population dropped by 41,154 persons. The population declined by 26,826 persons during the 1990's, due mostly to military downsizing. Household population declined during the 1990's, down 7.5 percent, while group quarters declined by 30 percent, again this decline tied to military downsizing.

TABLE 12. ELEMENTS OF NORFOLK'S HOUSING DEMAND

	1980	1990	2000	Change 1980- 2000	Percent Change 1980- 2000	Change 1990- 2000	Percent Change 1990- 2000
Population	266,979	261,229	234,403	-32,576	-12.2%	-26,826	-10.3%
Group Quarters	33,870	33,032	23,289	-10,581	-31.2%	-9,743	-29.5%
Household Population	233,109	228,197	211,114	-21,995	-9.4%	-17,083	-7.5%
Households	87,802	89,478	86,210	-1,592	-1.8%	-3,268	-3.7%
Average Household Size	2.65	2.55	2.45	-0.20	-7.5%	-0.10	-3.9%

It is estimated that the population in the City of Norfolk should remain stable throughout the 2000 to 2010 period with the addition of new housing in East Ocean View to replace what has been demolished and the revitalization of the Broad Creek area. It is unclear what effect the military will have on Norfolk's population. The current trend has been downsizing in the military, but it is unknown if this trend will continue.

HUD has specially tabulated the data regarding income from the 1990 Census. Please note that HUD has not tabulated data regarding income from the 2000 Census. Table 3 on page 8 summarizes the percentage of household income spent on housing for very low, other low, and moderate income households. The table below summarizes information for all Norfolk households based on the 2000 Census. Approximately 33 percent of all households pay over 30 percent of their income for housing. Approximately 28% of home owners and 40% of renters pay over 30% of their monthly household income for housing.

TABLE 13. MONTHLY HOUSING COSTS AS A PERCENT OF INCOME, 2000

Percent Paying over 30% of total household income	
	33.4%
Owners	28.3%
Renters	40.2%

Source: US Census 2000

For low to moderate income households, the percentages are much higher, with the largest burden (59% to 72%) being shouldered by those renter and owner households with incomes less than 30 percent of the metropolitan median family income. (See Table 3.)

In addition to cost burdens, reviewing the degree to which all groups are dispersed or concentrated within neighborhoods is also important. HUD's definition of concentration creates difficulties in the city with its large populations living in group quarters in the city and the large number of single persons households. For greater clarity, the City defines racial, ethnic, and low-income concentrations in terms of households rather than persons. It further defines the concentration in absolute rather than relative terms (i.e. 51% or more [racial/ethnic] or 41% or more [economic], rather than more than the proportion of the population in the group).

To assist with ease in reading this document, maps are located in a special map section. Please refer to the maps displaying concentrations by both persons and households.

As the table below indicates, the concentration of racial and ethnic minorities has been decreasing over the past forty years, although they have not totally disappeared as yet. The tracts with the greatest concentrations of minority population in 2000 generally are the same as those from 1960. However, the numbers/proportions of persons are far less.

TABLE 14. MEASURE OF RACIAL/ETHNIC CONCENTRATION BY CENSUS TRACT

	1960	1960	2000	2000
Percent Minority Concentration	# Tracts	%Minority Population	# Tracts	%Minority Population
More than 50%	19	89.9%	34	61.3%
90% or more	14	75.2%	18	33.0%
70<90%	1	5.3%	9	16.6%
50<70%	4	9.4%	7	11.7%
30<50%	0	0.0%	23	29.4%
10<30%	7	5.9%	25	9.1%
Less than 10%	54	4.2%	2	0.1%
Total	80	100.0%	84	100.0%

The map section preceding this section shows the geographic concentrations of each of the major racial and ethnic groups. Because of Norfolk's large military population with group quarters, there could be a different distribution based on households only, also included are maps which indicate the proportion of households headed by various minorities in each census tract. This set of maps indicates that other races and Hispanic households tend to concentrate in areas with high proportions of military households. Asian and Pacific Islanders, although more dispersed, also have a high correlation to areas where military households live. Information on three measures of income (poverty, metropolitan median household income, and metropolitan median family income) are provided. Maps depicting the concentrations of low-income families using this information are also included in the map section as well.

Public and Assisted Housing

The following information was provided by the Norfolk Redevelopment and Housing Authority (NRHA). There are 3,893 public housing units, with an average yearly turnover of 700 units. Most of the developments are located in the southern portion of the city. Note that the demolition of Bowling Green began in 2002, and 184 units have been demolished as of February 2003. This is part of the HOPE VI project that will provide funding for the Broad Creek Housing Initiative, which will affect the Roberts Village and Bowling Green communities. As part of this initiative Roberts Village would be totally demolished. Based upon a new street pattern, single family homes, duplexes, and small apartment buildings are planned to be built. A variety of financing mechanisms including tax credits and other federal funding will be used to create an attractive blend of both assisted and market rate housing for rent and purchase. The proposed development plan for Bowling Green is a combination of demolition, on a much smaller scale than at Roberts Village, and renovation. Both exterior and interior changes will be made to buildings. Single family housing will be created on the new streetscapes.

The following three tables provide information on Norfolk's assisted housing inventory, most of which is owned and operated by Norfolk Redevelopment and Housing Authority.

TABLE 15. PUBLIC HOUSING INVENTORY

NAME	UNITS
Tidewater Gardens	618
Roberts Village East	189
Diggs Town	422
Grandy Village	395
Roberts Village	229
Moton Circle	138
Bowling Green	165
Young Terrace	752
Oakleaf Forest	257
Calvert Square	310
Partrea Mid-Rise	114
Bobbit Mid-Rise	84
Hunters Square	91
Sykes Mid-Rise	84
Total	3848

Table 16. OTHER SUBSIDIZED HOUSING INVENTORY

TYPE	NAME	UNITS	DATE OCCUPIED
Section 202 Elderly			
	Tucker House	80	1984
	Tucker House, Phase II	47	1988
	Calvary Towers	112	1986
	Grace Place	40	1990
Section 236 General Occupancy Total		279	
	COGIC Memorial Home	150	1970-75
	John Knox Tower	150	1975--76
	Lakewood Plaza	200	1970-75 (Sec 241 loan 1995)
Section 221(d)3 Total		500	
	Oakmont North	456	1969-70
	Prestige Arms	40	1975
Section 42 (Tax Credits) Total		496	
	Cromwell Housing (elderly)	205	1996
Locally Owned Housing			
	Merrimac Landing	492	1941
	Mission College Apartments	260	1989-90
	TOTAL	752	

Note: Merrimac Landing is a tax-exempt project with below market rate rents while Mission College Apartments is a tax credit project with rents at market rate.

TABLE 17. SECTION 8 INVENTORY

TYPE	NAME	UNITS	DATE OCCUPIED
Section 8 New Construction – Family			
	Park Terrace	81	1977-78
	Sumler Terrace	126	1978-79
	Beechwood Gardens	28(136 total)	1984
	Dockside Apartments	38(190 total)	1986
Section 8 New Construction - Elderly		273	
	Braywood Manor	228	1979
	Suburban House	154	1981
	Granby House	154	1983
Section 8 Substantial Rehabilitation		536	
	Colonial Hall Apartments	40	1983
	539 W. 36th Street	6	1981
	637 and 709 W. 37th Street	4 (50 total)	1981
Housing Vouchers and Certificates		2,286	NA

Note: 2,670 – Section 8 Tenant Based Units, 81 – Park Terrace (Section 8 Project Based)
Total are Subsidized Housing Units

Norfolk Redevelopment and Housing Authority has converted 133 units into handicapped accessible apartments in the following communities: Tidewater Gardens, Robert Village, Roberts Village East, Moton Circle, Diggs Town, Bowling Green (17); Grandy Village (20); Calvert Square (16). In addition to the conversion of accessible units, the Authority has created 50 visually and hearing impaired housing units.

In 1995, the Mayor's Task Force on Public Housing began a comprehensive review of Norfolk's public housing, to consider ways to improve the lives of residents and to set a vision for the future of public housing. The task force established a vision that public housing should more closely resemble private housing, be diversified in its population, serve as transitional housing, except for the elderly and the disabled, and provide supportive services to assist residents in moving toward self-sufficiency. Subsequently, Norfolk Redevelopment and Housing Authority hired a consultant team to work with staff and residents to create strategies that move toward that vision. Through resident surveys and community meetings, the process lead to the creation of the NRHA Five Communities Master Plan, subtitled Community Excellence 2010.

Community Excellence 2010 focuses on five public housing communities that have not been modernized: Tidewater Gardens, Young Terrace, Bowling Green, Roberts Village, and Grandy Village. A ten-year master plan, to be completed using Comprehensive Grant funds, would allow for renovation of all units with more extensive modernization of 25 percent of the units. In addition, up to 25 percent of units in each community could possibly be demolished to allow for

site and environmental improvements. The first community to undergo this type of change will be Grandy Village.

In all instances, NRHA continues to emphasize the importance of household participation in the Family Self-sufficiency (FSS) program. The FSS program seeks to provide residents with a variety of skills through a case management approach. These include organizational development, community building, resource delivery coordination, on-the-job training, on-the-job work experience, nutritional counseling, school tutoring, stress management, functional literacy improvement, role modeling, financial planning, short and long-term business planning, business enterprise development, entrepreneurship training, and financial business support.

OTHER SUBSIDIZED HOUSING INVENTORY:

- Tucker House: This project was built on property owned by NRHA in Carney Park
- Calvary Towers: Constructed on land previously owned by NRHA
- Grace Place: Constructed on land previously owned by NRHA
- Bell Diamond: Constructed on land previously owned by NRHA
- Cedarwood Apartments: Constructed on land previously owned by NRHA
- Huntersville Apartments: Constructed on land previously owned by NRHA
- Dundale Square: Was constructed on land previously owned by NRHA
- COGIC Memorial Home: Constructed on land previously owned by NRHA
- John Knox Tower: Constructed on land previously owned by NRHA
- Lakewood Plaza: Privately owned (not on land sold by NRHA)
- Oakmont North: should be listed under "Locally Owned Housing" section
- Cromwell House: This project is in the Wards Corner area and was NOT constructed on land previously owned by NRHA. No NRHA involvement in project
- Mission College Apartments: Is a tax credit property
- Park Terrace: NRHA-owned
- Sumler Terrace: Privately owned on land sold by NRHA
- Beechwood Gardens: Privately owned on land sold by NRHA
- Dockside Apartments: NRHA issued a tax-exempt bond for this project as a new construction project
- Braywood Manor: Constructed on land previously owned by NRHA
- Suburban House: Not on land previously owned by NRHA
- Granby House: Not on land previously owned by NRHA

Homeless Facilities

TABLE 18. HOMELESS SHELTER INVENTORY HOUSING

Component: <i>Emergency Shelter</i>			
Provider Name	Facility Name	Bed Capacity	
		Individuals	Persons in Families with Children
Ecumenical Family Shelter, Inc.	The Dwelling Place		14
FORkids	Haven House		8
Union Mission Ministries, Inc.	Hope Haven Children's Home	49	
Norfolk Emergency Shelter Team (NEST)		60-100	
Salvation Army	Hope Center	12	8
Salvation Army	Men's Shelter	18	
Union Mission		80-85 – men 13 – women	2
YWCA	Women-in-Crisis	43	
Component: <i>Transitional Housing</i>			
Provider Name	Facility Name	Individuals	Persons in Families with Children
Barrett Haven, Inc	Barrett Transitional Home	10	
FORkids	Morgan Place		7
Norfolk Community Services Board		60	
Salvation Army	Hope Center		
Salvation Army		18	
St. Columba Ministries	NEXT STEP	8-men 8-women	
Tidewater AIDS Crisis Taskforce	HOPWA	5-men 2-women	
Union Mission		40-45	
Veterans Affairs Medical Center		20	
YWCA	Norcova	20	
Component: <i>Permanent Supportive Housing</i>			
Provider Name	Facility Name	Individuals	Persons in Families with Children
FORkids, Inc.	Legacy		36
Norfolk Community Services Board	Shelter Plus Care	40	
Union Mission	Hostel	80-85	

Funding sources for various programs:

Homeless services providers in the City of Norfolk receive funding from the following various sources, including:

US Department of Housing and Urban Development (primary source)

VA Department of Housing and Community Development

US Department of Health and Human Services

Community Development Block Grant

United Way

Emergency Shelter Grant

Faith-based donations

Individual donations

Corporate sponsorship

Local foundations

TABLE 19. HOMELESS SUPPORTIVE SERVICES INVENTORY

PREVENTION SERVICES:

American Red Cross, Norfolk Chapter: Provides emergency fire assistance, crisis intervention and emergency services for indigent persons.

Area Churches: Over 75 Norfolk places of worship provide hot meals, funding, referral services, amenities and other resources.

CANDII-Children's AIDS Network: Provides respite services for children affected by HIV/AIDS, childcare, supportive services, transportation & other medical assistance.

Catholic Charities: Provides basic supplies for infants up to two years of age, and durable medical supplies for elderly, as well as assistance in applying for benefits such as Medicare, SSI, etc. Also maintains a guardianship program for court appointed "incapacitated" and through this has funds for rent and utility assistance. Their financial programs include counseling and mortgage default assistance.

Department of Health: WIC, Immunizations, flu shots, information services.

Family Services of Tidewater: Financial counseling and loan programs, payee services, special programs for children, traveler's aid.

Foodbank of Southeastern Virginia: Provides food for feeding programs and clothing for employment.

Full Circle AIDS Hospice: Hospice program providing meal delivery and supportive services.

Ghent Area Ministry: Coordinates Ghent area faith-based, community efforts assisting high-risk persons. Emergency food, funding, prescriptions, transportation and winter coats.

International Black Women's Congress: This Ryan White funded program provides prevention and referral services for persons and families with HIV/AIDS. Services are provided on the premises along with substance abuse outreach, education and assessments. Walk-ins are accepted.

Labor Participation – United Way of South Hampton Roads: Emergency mortgage and rent assistance, utility payments, fuel payments, rehabilitation & health care, food and medication for working individuals and families.

Norfolk Community Services Board: Outreach worker, case management for mental health and substance abuse. Referrals 24 hours per day for emergency services. Some funding for prevention for adults with mental retardation. Emergency housing assistance for clients.

Norfolk Division of Human Services: Financial aid, referrals, counseling, TANF, and food stamps.

Norfolk Redevelopment & Housing Authority: Administers Family Unification Subsidies

Program when lack of housing is primary issue, administers Section 8 Rental Assistance, manages Public Housing.

Norfolk Urban Outreach Ministries (NUOM): Administers one-time EFSP funds to individuals and families who face eviction. Maintains a clearinghouse for churches of over 27,000 clients requesting assistance for rent, utilities, and other intervention services. Operates and manages 267 low-income housing for the elderly.

Opportunity, Inc.: Maintains full-service and satellite one-stop centers with phones, computer and facilities to network for job placement. Also provides up to \$6,000 for job training for individuals who qualify. Accept walk-ins and referrals from agencies providing assistance to homeless.

Salvation Army: Casework services & utility assistance (Energy share through Dominion Power Company). Rental assistance and FEMA.

Second Chances: Provides employment training and counseling, life-skills development and general support to ex-offenders.

St. Columba Ministries: Emergency medications, casework services and utility assistance.

STOP (Southeastern Tidewater Opportunity Project, Inc): Provides crisis intervention by aiding individuals and families with securing or maintaining adequate shelter through the provision of short-term financial assistance, i.e., first month's rent, hotel, motel costs or rent/mortgage payment. Also provides emergency assistance for eligible clients who need food, clothing, furniture distribution, bus tickets for transportation to and from work and medical appointments; payment for utility bills and relocation assistance.

The Planning Council: Coordinates Homeless Prevention Program, financial assistance, budget planning & counseling, 24-hour Crisis Hotline and referrals and information on community services for those at risk. Provides ShelterLink, Norfolk's HMIS network linking homeless service agencies.

Tidewater AIDS Crisis Taskforce: Client assistance for direct financial assistance, housing, medication, medical supplies and equipment for persons and families with HIV/AIDS. Caseworkers to provide housing stability.

The United Way of South Hampton Roads: Operates EFSP and coordinates agencies that distribute these funds to prevent loss of housing, the Labor Participation program, and phone referral service that assists in connecting the service to the person in need.

Urban League of Hampton Roads, Inc.: Provides financial assistance, counseling and budget planning for at-risk persons. Also provides assessments and job readiness training to individuals re-entering the workplace. Provides short and long-term rental assistance for HIV/AIDS clients.

OUTREACH SERVICES:

Catholic Workers: Identifies persons living on the street through hot breakfast site. Provides

short and long-term hospitality for some, as well as referrals to mainstream resources.

Department of Human Services: Outreach case manager provides case management, counseling and referral services for homeless non-mentally ill adults. Coordinates with other outreach workers to assist homeless individuals access mainstream programs and services.

Department of Veteran's Affairs: Outreach worker seeks out homeless veterans to provide jobs, housing, and mental health and substance abuse treatment, plus an outreach clinic at a central location weekly. Also assists Vets obtain benefits.

Downtown Norfolk Council: Safety Ambassadors are located on the streets and provide referral information and assist with connections to outreach workers for homeless persons in the downtown area.

FORkids: Takes families from the NEST & Union Mission programs, providing transportation assistance and other outreach assistance as needed.

FOTE Project 2000: Operates transitional housing and provides home visits and limited outreach services for individuals and families, including assessment and case management.

International Black Women's Congress: This Ryan White funded program provides prevention and referral services for persons and families with HIV/AIDS. Services are provided on the premises along with substance abuse outreach, education and assessments. Walk-ins are accepted.

Norfolk Community Services Board: PATH worker provides outreach in shelters, gathering places, and on streets to identify and engage those with mental health and/or substance abuse disorders. Has weekly daytime drop-in sites at the Union Mission and Salvation

Army and evening outreach at NEST shelter during winter shelter season. Jail liaison provides outreach to persons with mental health and/or substance abuse disorders incarcerated in city jail. Outreach is outdoors, through twice-weekly outreach clinics and by referral. HIV/AIDS Case Managers provide targeted outreach and services through clinics established at Public Health Department sites.

Police Assisted Community Enforcement: Target officers assigned to downtown area specially trained to outreach and engage homeless persons and offer referrals and assistance.

Norfolk Homeless Advocacy and Action Group (NHAAG): NHAAG is made up of many formerly homeless persons and through the faith community, tries to identify homeless persons and assist with accessing mainstream assistance programs.

The Salvation Army: Expanded daily outreach and support provided through soup kitchen and outreach mobile canteen. Provides office space for outreach worker from the Community Services Board at their drop-in site. Also provides walk-in assessment, laundry facilities, phone bank services, and referrals to other community resources.

Tidewater AIDS Community Taskforce: Street outreach workers seek homeless people with

HIV/AIDS, providing emergency counseling, case management, assistance and referrals.

Union Mission: Outreaches individuals downtown who are not accessing shelter and appear to be vulnerable. Provides office space for outreach worker from the Community Services Board.

Urban League of Hampton Roads: Provides street outreach workers seeking homeless persons with HIV/AIDS, providing emergency counseling, assistance and referrals.

ASSESSMENT SERVICES:

Downtown Norfolk Council: Safety Ambassadors are located on the streets and provide referral information and assist with connections to outreach workers for homeless persons in the downtown area.

Dwelling Place: Operates two family shelters and provides case management, counseling, employment and housing assistance, pre-school care, and transportation.

FORkids: Has expansive assessment process in place in each shelter, completely assessing individuals' needs regarding employment, mental health, substance abuse, education and housing.

FOTE Project 2000: Operates transitional housing and provides home visits and limited outreach services for individuals and families, including assessment and case management.

International Black Women's Congress: This Ryan White funded program provides prevention and referral services for persons and families with HIV/AIDS. Services are provided on the premises along with substance abuse outreach, education and assessments. Walk-ins are accepted.

Norfolk Community Services Board: PATH worker provides comprehensive needs assessment of those outreached in emergency shelters, streets, drop-in locations, and gathering areas. Assists those assessed in connecting to other homeless providers or mainstream services/resources to meet needs. Provides case management and transition into mainstream services for those with mental health/substance abuse needs. Jail liaison provides shelter needs and mental health assessment and release plan that includes transition into mainstream mental health/substance abuse services. Works closely with other community agencies to assist in accessing needs, serving as liaison to Downtown Norfolk Council and chairs committee on "Homelessness and Panhandling". Emergency services Crisis Counselors provide access to referrals and information – 24-hours a day.

Norfolk Redevelopment and Housing Authority: Referral to emergency shelters and assessment for housing.

Police Assisted Community Enforcement (PACE): Police officers provide emergency intervention assistance for homeless persons and make referrals to shelters.

The Salvation Army: Expanded daily outreach and support provided through soup kitchen and outreach mobile canteen. The Salvation Army provides walk-in assessment, laundry facilities, phone bank services, and referrals to other community resources.

St. Columba Center: Provides a Day Center for adults that accepts walk-ins, provides basic services, and the opportunity to engage and refer to mainstream services. Also assesses individual needs and makes referrals to other agencies.

Veterans Outreach Center: Provides counseling, assessment and referrals for homeless veterans to receive benefits and access mainstream programs and services.

SUPPORTIVE SERVICES:

Day Programs Services:

St. Columba Center: Provides a drop-in location with casework, referral services, showers, laundry, mail service, phones, and space for other service providers to outreach homeless at this service location. They also provide: funding for prescribed medicine, local transportation, assistance obtaining ID cards and birth certificates.

Salvation Army: provides supportive services through their Day Center for Adults in Norfolk. Services include: casework, referral services, showers, laundry, transportation, and space for other service providers to outreach homeless at this service location.

Meals & Other Supportive and/or Emergency Services:

Soup Kitchens: More than 20 soup kitchens are operated through agencies, shelters and faith organizations in Norfolk. Their locations and days are dispersed throughout the city and week and are listed in the "Helping the Homeless in the City of Norfolk" booklet published by NHC and distributed at all provider services in Norfolk.

American Red Cross: Works with kids through outreach to shelters, teaching CPR and First Aid to shelter residents.

Eastern Virginia Medical School: Provides in-kind prenatal and obstetrical care for Barrett Transitional Home residents.

Legal Aid: Collaborates with homeless service providers to assist with client issues on an 'as needed' basis, offering discounted services.

Norfolk Community Health Center: Provides health care for the uninsured.

REACH – Reading Enriches All Children: Volunteers conduct story time in shelters, providing a book for each child and encouraging reading for pleasure. Also provide techniques to parents to read to their children and resources to deal with adult literacy.

RESPONSE: Counseling for victims of sexual assault – through the YWCA

YWCA – Women-in-Crisis: Hotline, counseling and group sessions for battered women.

Employment Assistance & Training:

Barrett Haven, Inc.: Provides employment training, skills and services to participants in the NHC programs as well as their own residents. Member agencies of the NHC access the employment component through the Barrett Haven, Inc. Employment Specialist.

Department of Rehabilitation Services: Works with Barrett Haven, United Way and Second Chance's *Employment programs*.

FORkids: Employment, training and earned income credits are provided through their LEAP Program.

Opportunity, Inc.: Maintains full-service and satellite one-stop centers with phones, computer and facilities to network for job placement. Also provides up to \$6,000 for job training for individuals who qualify. Accept walk-ins and referrals from agencies providing assistance to homeless.

STOP: Maintains on-site counselors, who provide clients with employment assistance.

Participants may receive any one or a combination of employment counseling and orientation, job and readiness training, job referral and/or placement; and/or bus tickets for transportation to and from work sites.

Education and Employment Workshops and Assistance:

Norfolk Public Schools - Coordinated with family shelters in providing easier access to school for children of homeless families. Also provides tutors for children living in homeless shelters.

FORkids - ESI (Education & Services Initiative) - Provides computer, life-skills, employment and child development training. This program offers services to other NHC agencies' clients.

Project Hope – Working with shelters and the Norfolk Public Schools, this program provides assistance toward educating homeless children through mentoring, tutoring, parent education, and summer programs.

Tidewater Community College – Through the "Urban Experience" program, homeless individuals can receive job-readiness skills and acquire literacy through a student service program on the Norfolk campus.

Special Need Facilities and Services

Military Housing

The U.S. Military maintains subsidized units for the use of its personnel. Currently, with the demolition of Hewitt Farms there are 1,561 units of military housing in the City of Norfolk. Military households have the option of forfeiting their housing allowance to live in these units, typically receiving larger units than they could afford at market rents. Generally, larger families opt for these units.

The current units available in the City of Norfolk are listed in Table 20.

TABLE 20. MILITARY UNIT INVENTORY

NAME	UNITS	YEAR BUILT/OCCUPIED
Hewitt Farms*	0	TBD
Willoughby Housing	386	1965
Castle Acres	189	1966/1997
Norwich Manor	225	1962
Queen's Way	92	1965/1996
Ben Moreell	388	1996
Armed Forces Staff College/Enlisted	122	
Armed Forces Staff College/Officer	5	
On Base Officer	50	
CINCLANT	2	
Senior Officers' Quarters	37	
TOTAL	390	

A total of 390 units have been removed and it is anticipated that more units will be removed. Construction of new units will be determined at a later date.

Elderly

Listed below are the elderly support programs, which enable the elderly to remain independent. These services are coordinated through the Senior Services of Southeastern Virginia. Other programs to be covered elsewhere, such as the deferred payment grant programs, primarily serve the elderly, but are not limited to them.

Access Services

1. Case Management
2. Information and Assistance
3. Transportation
4. Public Information/Education
5. Long term Care Ombudsman
6. VICAP Program

Long Term Care

1. Adult Day Care
2. Home Delivered Meals
3. Homemaker
4. Homemaker SCP
5. Personal Care

Health Services

1. Congregate Meals
2. Elder Abuse Prevention
3. Health Education
4. Health Promotion: Exercise
5. Health Promotion: Risk Prevention
6. Health Screening
7. Legal Assistance

Career Services

1. SCSEP: Title V
2. RSVP Senior Volunteer Program

Persons with AIDS/HIV.

The Greater Hampton Roads HIV Services Planning Council has set several objectives for serving this population. Key concerns are ensuring the geographic availability of services and increasing capacity at service sites. During the allocation of FY 2002 Title 1 funds, 1.98% of funds, approximately \$88,000, were allocated for housing assistance.

Developmentally Disabled/Mentally Ill/Alcohol and Substance Abusers.

The following resources are available to assist these populations.

The Norfolk Community Services Board operates a thirty-six bed supervised apartment program with case management and a daily living skills training service component for individuals with serious mental illness. This transitional housing program prepares these individuals for eventual community integration to more permanent housing. The Norfolk Community Services Board also operates a transitional apartment program for 4 individuals with serious mental illnesses in four apartments. Supportive services (case management, etc.) assures the smooth integration to a permanent community housing opportunity

The Norfolk Community Services Board coordinates the placement of serious mentally ill individuals into an Accepted Provider Home network. These private homes provide supportive services along with the more traditional case management services. There are approximately 45 to 55 individuals receiving services through the Provider Home network.

The Hope House Foundation provides supportive housing services for twenty-four mentally retarded individuals at three different locations. These individuals receive daily supportive services to acquire the skills necessary for community integration. The Hope House Foundation also provides supportive services to twenty-eight mentally retarded individuals throughout the community in permanent housing situations

Oxford House operates a transitional housing facility for eight recovering substance/alcohol abuse individuals.

Persons with Physical Disabilities

The total number of units available to meet the needs of the handicapped is unclear. A count held in November 1993 revealed that 217 of the Section 8 certificates and vouchers are

assigned to households where the head of household is identified as disabled. In November 1989 the count was 147. The Endependence Center estimates that there are 303 subsidized and 499 market-rate handicapped accessible units.

The Anchorage which provides 25 units (19 one bedroom and 6 two bedrooms) of affordable housing for adults with severe mobility impairments opened in the Spring of 1999. The complex was developed through a partnership of the Accessible Housing Corporation of South Hampton Roads and Accessible Space Inc of St. Paul, Minnesota. A large portion of funding came from a HUD grant, and additional funds from other sources. When the complex opened, there were a total of 100 applicants for the 25 available units.

Barriers to Affordable Housing

The Housing Market Analysis detailed the housing supply, and demand for assisted and special housing facilities and programs within the City of Norfolk's housing market. In order to efficiently match the available housing supply to those in need of housing the existing market must have any major stumbling blocks, and must maximize any major strength. The strategy employed to provide housing must successfully overcome any market impediments and exploit all opportunities. In this section the impediments and opportunities have been identified.

Limited Vacant Land -- Impediment

The City of Norfolk has a limited amount of vacant land for development of any kind. The City is 94 percent developed. The City of Norfolk is also bordered by other cities and/or the Chesapeake Bay and therefore, has no opportunities to expand and add vacant land. There are usually sound environmental and/or legal reasons for the vacant land that does exist. At the same time, Norfolk has actively managed the reuse of many acres of land, both through adopted redevelopment projects and partnerships with landowners, additionally; landowners and developers are recycling vacant land privately without City involvement.

Middle-Aged Housing -- Impediment and Opportunity

Most of Norfolk's housing is "middle aged", requiring significant amounts of investment. This is an impediment to a quality housing stock because of the size and the amount needed for investment. This is a major drive behind Norfolk's conservation and code enforcement programs. It is also an impediment to the attraction of households who desire newer housing. However, it is also a major opportunity because the housing stock in large measure is salvageable and will provide economical quality housing for many years to come. The City has embarked on new efforts to encourage investment in our aging housing stock called "Come Home to Norfolk."

Large Proportion of Lower Income Households -- Impediment and Opportunity

Norfolk's large proportion of lower income households means that the tax-base for providing needed infrastructure and services is not in balance with the demand for services and infrastructure. It is a challenge to provide adequate services in this environment. According to the 2000 Census, 15.5 percent of Norfolk families live in poverty, which is a slight increase from 15.1% in the 1990 Census. In comparison, only 8.4 percent of the region's families live in poverty according to the 2000 Census, Norfolk's families in poverty comprise 36 percent of all families in poverty in South Hampton Roads. This number is slightly less than 39 percent in the 1990 Census.

On the other hand, the City of Norfolk has a diverse population and potential on which to build. This is the reason why the City of Norfolk's policy is to provide a more balanced supply of

housing and services to citizens. It is also a challenge to effectively provide the necessary link between housing and social services on a holistic basis.

Tax Exempt Land -- Impediment

Almost 46 percent of the City of Norfolk's land is tax exempt, whether because of Federal, State, or other non-taxable ownership. This has put Norfolk under severe fiscal stress. The City of Norfolk ranks regularly at the top of the list of fiscally distressed communities in the annual Joint Legislative Audit and Review Committee (JLARC) of the Virginia State legislature. However, the City of Norfolk has been "inventive" in its efforts to overcome this impediment, perhaps turning this into an opportunity of sorts.

Military Households -- Impediment and Opportunity

Norfolk has a large proportion of military households that affect the local housing market. This is an impediment in that the market is subject to stresses unrelated to the general economic climate. An excellent example of this was the stress placed on the market by deployments during Desert Storm when civilian family members left the area when the troops were deployed. An already weak rental market was even more depressed. The large military population is also very transient and more inclined to be renters than owners. But Norfolk's military community is also an opportunity in that it is very diverse and well traveled, enriching Norfolk's quality of life.

Environmental Context -- Impediment and Opportunity

Norfolk is situated on the shores of the Chesapeake Bay and its tributaries. Over 140 miles of shoreline have been measured within the city. The fragile ecosystem contributes greatly to the quality of life in Norfolk. However, there is a price to pay. Because of the water table levels, development must often be lower rather than higher densities. In addition, the City is covered by the Chesapeake Bay Preservation Act and has development procedures in place to protect this natural resource.

The coastal plain environment in which Norfolk finds itself is fragile and must be protected, often at a cost. This is an impediment to some types of development. However, the benefits in the quality of life also make this an opportunity.

Neighborhoods -- Opportunity

One of Norfolk's strengths is the number and diversity of its neighborhoods and the lifestyles represented. This contributes to providing a balanced supply of housing for a diverse population. It also helps provide the necessary community base for citizen involvement in government. Norfolk has had a long-standing commitment to neighborhood planning with its citizens.

Affordable Housing -- Impediment and Opportunity

Norfolk has a large stock of affordable housing on which to build. However, much of this housing needs rehabilitation, and some even needs replacement. This is an opportunity for some, but also an impediment because there are some price/rent ranges that are not available in Norfolk and inhibit its efforts to serve all income groups and to build upon a tax base to pay for continued community revitalization.